

## Financial Statement Analysis for Financial Institution

Pelatihan intensif **Financial Statement Analysis For Financial Institution** dua hari ini akan membahas secara menyeluruh bagaimana teknik dan aplikasi dalam menganalisa laporan keuangan perusahaan yang bergerak di sector financial. Dengan penyajian materi yang aplikatif, diharapkan peserta dapat memahami struktur dan pembuatan laporan keuangan, menguasai teknik menganalisa, menilai tingkat resiko serta kesehatan perusahaan.

### MANFAAT PELATIHAN BAGI PESERTA

- Memahami tingkat resiko pada setiap produk-produk dan lini bisnis yang ditawarkan oleh perusahaan dan refleksinya dalam laporan keuangan
- Memahami karakteristik dan komponen dari laporan keuangan
- Memahami peraturan-peraturan yang terkait dengan kebijakan prosedur pelaporan serta pengaruhnya pada laporan keuangan
- Memahami variable-variabel yang harus dianalisa dalam laporan keuangan
- Menguasai teknik menganalisa laporan keuangan dengan framework CAMELS ( capital, asset quality, management, earnings, liquidity and sensitivity to market risk) untuk menilai resiko dan kesehatan perusahaan

### METODE PELATIHAN

- **Interaktif Kelas dengan Case Study, Group Discussion, & Sharing Experience**
- **Rencana Kerja dan Capaian Hasil Pelatihan**  
Para peserta akan diajak untuk mendiskusikan hasil pelatihan yang akan dijadikan rencana kerja setelah kembali ke dunia kerja, dan capaian hasil rencana kerja
- **Evaluasi Hasil Pelatihan (Optional)**  
Jika dibutuhkan oleh perusahaan DMTc juga akan memberikan evaluasi hasil pelatihan para peserta

### POKOK-POKOK MATERI

#### I. FINANCIAL STATEMENT OF FINANCIAL INSTITUTION

- a. Key Activities and Products Of Financial Institutions
- b. Business Models And Key Drivers of Performance
- c. CAMEL As Key Performance Indicators
- d. Relating The Business to The Balance Sheet and Income Statement
- e. Major Balance Sheet and Income Statement Components

#### II. CAPITAL ADEQUACY ANALYSIS

- a. Types of capital, reported book equity, adjusted common equity, hybrid capital
- b. Key drivers of capital: earnings, asset valuation, capital raising
- c. Risk weighted assets
- d. Interpreting Key Ratios

#### III. ASSET QUALITY ANALYSIS

- a. Types of credit risk, on and off balance sheet, accounting for problem loans

- b. Loan quality Analysis: portfolio analysis, problem loans (past due, non accrual and restructured loans)
- c. Reserve adequacy: provisioning levels, allowance, charge offs and recoveries
- d. Securitization assets: residual risk, servicing rights
- e. Key indicators of risk appetite: growth, underwriting standards, risk profile

#### IV. EARNINGS ANALYSIS

- a. Types of income and expense, impact of earnings accrual and asset impairment policies, core and non core earnings
- b. Key drivers of earnings: net interest margin, fees and commissions, trading
- c. Ratios to measure quality and diversity of income, cost control, provision burden

#### V. LIQUIDITY AND FUNDING ANALYSIS

- a. Funding sources, on and off balance sheet treatment for securitization
- b. Funding stability and liquidity: deposits, commercial paper, repos, inter-bank lines, senior and subordinated bonds, common and preferred stock
- c. Analyzing Key Drivers of Liquidity: volatility of liabilities, quality and liquidity of assets, contingency funding needs

#### VI. SENSITIVITY TO MARKET RISK ANALYSIS

- a. valuation techniques for investments and derivatives – fair value through income statement, available for sale, held to maturity;
- b. Risk in the securities and derivatives portfolios
- c. Value at risk and other measures of market risk: advantages and disadvantages.

#### VII. LOCAL AND INTERNATIONAL BENCHMARKS FOR KEY PERFORMANCE INDICATORS

##### PESETA PELATIHAN

Staf dan manager treasury, finance dan accounting serta para staf dan manager fungsional lainnya

##### INVESTASI DAN LOKASI PELATIHAN

**FAVEHOTEL Gatot Subroto Jakarata atau Hotel Puri Denpasar Jakarta**

Investasi Per Person Rp 4.000.000